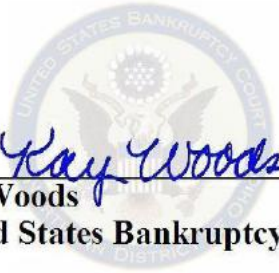


IT IS SO ORDERED.

Dated: June 26, 2015
01:51:06 PM


Kay Woods

Kay Woods
United States Bankruptcy Judge

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF OHIO
EASTERN DIVISION

IN RE:

ANTOINETTE R. SMITH

DEBTOR(S)

* CASE NO.: 15-40716
* CHAPTER 13 PROCEEDING
*
* HONORABLE KAY WOODS
* U.S. BANKRUPTCY JUDGE

ORDER ON OBJECTION TO CLAIM

Debtor filed an Objection to allowance of Proof of Claim number 1 filed by Santander Consumer USA Inc. on May 19, 2015, in the amount of \$17,314.77. The objection urged that the interest rate should not be allowed in excess of 5.25%. See, Household Automotive Finance Corporation v. Burden (In re: Kidd) 315 F.3rd 671 (6th Cir. 2003). Till v SCS Credit Corp., 2004 WL 1085321 (124 S. Ct. 1951, 2004).

Despite notice and an opportunity to be heard, no response to the objection was filed by the creditor. The Court finds that the objection shall be granted.

IT IS HEREBY ORDERED that the interest rate for Proof of Claim number 1 filed by Santander Consumer USA Inc. on May 19, 2015, shall be allowed at 5.25%.

IT IS SO ORDERED.

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INSTRUCTIONS TO CLERK

Please serve the following with a copy of the within Order:

Office of the United States Trustee
Howard M. Metzenbaum U.S. Courthouse
201 Superior Avenue
Cleveland, OH 44114-1235

Michael A. Gallo, Chapter 13 Trustee
5048 Belmont Avenue
Youngstown, OH 44505-1020

Bruce R. Epstein, Esq.
5500 Market Street, Suite 101
Youngstown, OH 44512

Santander Consumer USA Inc.
P.O. Box 961245
Fort Worth, TX 76161-1245

Antoinette R. Smith
47 E. Evergreen Avenue
Youngstown, OH 44507-1359